



Checking Account Fees

Insufficient Funds	\$25.00
Overdrawn Account	\$25.00
Courtesy Pay	\$25.00
Stop Payment	\$25.00
Checking Account Service Fees	On selected accounts \$10.00 per month if account falls below minimum balance.
Check Copy	\$3.00 per check
Returned Deposit Item	\$10.00
Returned Deposit Item-Self-to-Self	\$50.00
Collection Items (Incoming or Outgoing)	\$20.00 per item
Money Market	Six (6) free withdrawals including transfers and checks per month; \$5 each afterwards
Temporary Check (Four (4) on a page)	\$1.00 per page; Eight (8) free for a new account
Check Printing Fee	Prices vary depending upon style/ certain styles are FREE to Selected Account types.
Paid Prior to Deposit	\$25.00

Business Account Fees

See Business Account Rate and Fee Schedule

ACH (Automated Clearing House) Fees

Insufficient Funds	\$25.00
Courtesy Pay	\$25.00
Stop Payment	\$25.00
Resubmit ACH	\$25.00
ACH Origination	\$5.00 per item-to setup (no fee recurring)

Debit and ATM Fees

ATM Withdrawal	Six (6) free per month; \$1.00 afterwards
PIN-based transactions	Six (6) free per month; \$1.00 afterwards
Replacement VISA Card	\$5.00 1st card; \$10 2nd card; \$15 3rd card
Mail Duplicate PIN	\$2.00
Debit Card Insufficient Funds/ Overdrawn Account	\$25.00
Rush Order on VISA Debit or ATM Card - FedEx	\$30.00 per card
Rush Order on VISA Debit or ATM Card - Priority	\$50.00 per card
Rush Order on VISA Debit or ATM Card- Saturday	\$20.00 additional
Rush Order on PIN	\$25.00 per PIN
Debit Copy	\$20.00
ATM Empty Envelope Deposit	\$50.00
ATM Returned Deposit/Insufficient Fees	\$25.00
Visa International Service Assessment Fee	1% of transaction total (pass-through)

Credit Union Draft Fees

Credit Union Draft	\$2.00 per draft
Copy of Paid Credit Union Draft	\$3.00 per draft
Stop Payment on Credit Union Draft	\$25.00
Cashier's Check	\$5.00

On-Line Bill Payment

On-Line Bill Pay Program	Free
Bill Pay Insufficient Funds	\$25.00 each
Bill Pay Check Copy	\$5.00 each

Wire Transfer Fees

Wire Transfer	\$20.00 each
International Wire Transfer	\$50.00 each
Moneygram Transfers (to Mexico)	from \$20.00 each
Western Union Wire Transfer	\$25.00 each
Returned Wire	\$25.00

Additional Fees

Membership Fee	\$2.00
Account Reconciliation and Research	\$25.00 per hour
Statement Copies	\$3.00 per page
Money Order	\$1.00 each
Travelers Checks	1% per \$100
Dormant Account Fees	\$5.00 annually after one year of dormancy
Below Par Fee (savings under \$25)	\$5.00 per month
Escheat Fee	\$25.00
IRA Close Plan Fee	\$35.00
Garnishments/Levies	\$50.00
Federal Express	\$25.00 (letter)
Notary Service	\$2.00 each
Medallion Signature Guarantee	\$5.00 each
Account Reinstatement Fee	\$25.00
New Account Opened and Closed	\$25.00 each if closed within 90 days
Early CD Withdrawal and Penalty	Up to 17 months-90 days interest; 18 months & over 180 days interest

Faxes

Coin Counting	1% of total
Returned Statement Fee	\$5.00
Check Cashing Fee	\$10.00 for members without CUCU checking account or members without a combined account balance of \$100.

Third-Party Check Cashing Fee

Visa Gift Card	\$3.00
Visa Travel Card	\$5.00
Early Club Account Withdrawal	\$10.00
CUSN Transactions	\$5.00
	Six (6) free per month and \$1.00 each afterwards

Verification of Deposit	\$10.00 each
Telephone Transfer/Balance Fee	\$3.00
Drive-up Cannister	\$100.00
Foreign Deposit Item	\$20.00

Loan Fees

Consumer Loan Title Filing Fee	\$25.00
Consumer Loan Processing/Application Fee	\$25.00
HELOC or 2nd Mtg Processing/ Application Fee	\$50.00
Loan Late Payment Fee (if more than 10 days)	\$25.00
Subordination Agreement	\$125.00
Duplicate Title Fee	\$15.00
Out-of-State Title Fee	\$35.00
Document Duplication Fee	\$25.00
Consumer Loan Refinance Fee	\$100.00
Real Estate Appraisal	\$350.00 min. (may vary depending on property location)

Real Estate Loan Fees

Contact the credit union as fees vary with loan type

Safe Deposit Box Fees*

3 x 5	\$20.00 per year
3 x 10	\$40.00 per year
5 x 10	\$50.00 per year
10 x 10	\$100.00 per year
Key Deposit Fee	\$10.00
Re-Drill Key	\$200.00 (cost)

*Golden Club Members receive a 50% Discount per year.

